

the cost of psychiatric care through partial hospitalization.

BY adding to

Article 48A - Insurance Code  
Section 354-I [[, 470J]] and 477K  
Annotated Code of Maryland  
(1972 Replacement Volume and 1975 Supplement)

SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, That new Sections 354-I [[, 470J]] and 477K be and they are hereby added to Article 48A - Insurance Code, of the Annotated Code of Maryland (1972 Replacement Volume and 1975 Supplement) to read as follows:

Article 48A - Insurance Code

354-I.

[[EVERY NONPROFIT HEALTH INSURER WHO ISSUES OR DELIVERS A HEALTH INSURANCE POLICY TO ANY PERSON IN THIS STATE SHALL OFFER BENEFITS FOR PARTIAL PSYCHIATRIC HOSPITALIZATION IN WHICH THE PATIENT IS LIVING AT HOME PART OF THE TIME AND SPENDING SOME TIME IN A TREATMENT PROGRAM.

470J.

EVERY INSURER WHO ISSUES OR DELIVERS AN INDIVIDUAL HEALTH INSURANCE POLICY TO ANY PERSON IN THIS STATE SHALL OFFER BENEFITS FOR PARTIAL PSYCHIATRIC HOSPITALIZATION IN WHICH THE PATIENT IS LIVING AT HOME PART OF THE TIME AND SPENDING SOME TIME IN A TREATMENT PROGRAM.]]

(A) AFTER THE EFFECTIVE DATE OF THIS ACT, EVERY NONPROFIT HEALTH SERVICE PLAN WHICH PROPOSES TO ISSUE A GROUP HOSPITAL POLICY IN MARYLAND SHALL OFFER THE PROSPECTIVE GROUP POLICYHOLDER AT AN APPROPRIATE PREMIUM ADJUSTMENT, IF ANY, THE OPTION OF PROVIDING BENEFITS FOR THE COST OF PSYCHIATRIC CARE THROUGH PARTIAL HOSPITALIZATION.

(B) AS USED IN THIS SECTION, PARTIAL HOSPITALIZATION MEANS A PSYCHIATRIC SERVICE OFFERED IN A HOSPITAL OR IN A PSYCHIATRIC DAY CARE TREATMENT CENTER OR IN A COMMUNITY MENTAL HEALTH FACILITY PROVIDING MEDICALLY DIRECTED INTENSIVE OR INTERMEDIATE SHORT-TERM PSYCHIATRIC TREATMENT FOR A PERIOD OF LESS THAN 24 HOURS BUT MORE THAN 4 HOURS IN A DAY FOR ANY INDIVIDUAL PATIENT.

(C) BENEFITS SHALL PROVIDE FOR PSYCHIATRIC CARE FOR A MINIMUM OF 30 PARTIAL HOSPITALIZATION TREATMENT DAYS DURING ANY PERIOD OF 12 CONSECUTIVE MONTHS.

(D) FOR PURPOSES OF THIS SECTION, ANY PROPOSED CHANGE IN BENEFITS PROVIDED BY AN EXISTING GROUP HOSPITAL POLICY SHALL BE CONSIDERED A PROPOSAL TO ISSUE A POLICY